The British American Tobacco (BAT) Group is one of the world’s most international businesses, whose more than 200 brands include Lucky Strike, Pall Mall, Kent and Dunhill. Headquartered in London, BAT has more than 57,000 employees. In Western Europe, some of BAT’s financial services are grouped in the BAT Coordination Center VOF (BATCC) in Brussels. BATCC’s main tasks are following up payments of invoices for customers and managing credit risk.

**THE CHALLENGE:** REDUCING CREDIT RISK

British American Tobacco (BAT) needed a tool that could monitor and reduce its customer credit risk. Among its requirements, the solution had to provide:

– Quick but thorough screening of potential new customers
– Permanent monitoring of BAT’s international customer portfolio
– Rapid but accurate delivery of necessary reports
– Delivery of these capabilities from a single platform that can share information and be used by multiple users.

**THE SOLUTION:** ROBUST CREDIT RISK MANAGEMENT WITH DNBi

After a thorough analysis, BAT selected DNBi, Dun & Bradstreet’s web-based credit risk management solution, with access to Dun & Bradstreet’s global commercial data and robust predictive analytics. In evaluating DNBi, BAT compared Dun & Bradstreet’s data in different countries with the data of strongly anchored local players. The study showed that the Dun & Bradstreet data was always as good as or better than the data of the local players. BAT also evaluated DNBi’s reporting functionality, such as its dashboard display, and concluded that it provides easy-to-use and efficient accesses to valuable credit risk information.

“BAT and Dun & Bradstreet work very well together. Dun & Bradstreet scores high on expertise and services. The data from Dun & Bradstreet is excellent, their platforms are very user friendly, and their service is top notch. An expert from Dun & Bradstreet has taken the necessary time to get our team started with DNBi. We can rely on an outstanding account manager who contact us regularly to spot problems and act as a contact point to find solutions.”

Thierry Maquet, Credit Rating & Training Officer, BAT
BAT cited several important benefits resulting from its use of Dun & Bradstreet’s data and analytics. The DNBi dashboard gives BAT officials an at-a-glance overview of their customer portfolio and keeps them informed of important customer changes. As a result, they can quickly and efficiently spot potential problems and, equally important, take proactive measures to minimize risk. BAT officials also use DNBi to identify companies with low Dun & Bradstreet Failure Scores and then follow them closely. The list of companies can be converted to an Excel file with the push of a button, enabling companies to quickly generate information and take action.

BAT also uses the audit functionality of DNBi to review the history of how decisions were made, including the information that was available at the time. And finally, because all users share information using the same DNBi platform, they avoid duplication and keep each other informed of changes in customer portfolios.